

BRAUCHER & ASSOCIATES
ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6891 7845 89

CERTIFIED MAIL
TRACKING NUMBER

December 17, 2024

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL

Kristin Allen-Bent
15 Alder Street
Naples, ME 04055

Re: Loan Account No.: [REDACTED]
Property Address: 15 Alder Street
Naples, ME 04055

Owner of Loan: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

NOTICE OF RIGHT TO CURE

Dear Ms. Allen-Bent:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated January 23, 2007, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the Cumberland County Registry of Deeds, in Book 24779, Page 158, and covers property located at and about 15 Alder Street Naples, ME 04055. The Loan Owner is the owner of the Note and the Mortgage.

December 17, 2024

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The Loan Owner's records indicate that it has not received the monthly payment that came due under the Note on November 23, 2016, or on any later dates, and that other fees and costs are also past due. The Loan Owner's failure to receive those payments is a default under the Note and the Mortgage. You have the right to cure the default as provided in this notice.

As of the date of this notice, the amount needed to cure the default (the "Cure Amount") is \$116,265.83, which is itemized as follows:

Past due payments of principal, interest and escrows:	\$106,721.03
Preservation and inspection Fees:	\$16,224.98
Late Charges:	\$298.06
Attorney's Fees and Costs:	\$2070.00
Less Subsidy:	<u>-\$9,048.24</u>
TOTAL CURE AMOUNT	\$116,265.83

NOTE: The Cure Amount does not include any payments or charges that may become due after the date of this notice. Any such payments and charges will remain due after you pay the amount specified in this notice. The Cure Amount is not the full amount required to pay off all amounts outstanding under the Note and the Mortgage, but, instead, is the amount required to pay only what is now past due under those documents.

Maine law (14 M.R.S. § 6111) and the Mortgage provide that you have a right to cure this default by paying the Cure Amount of \$116,265.83. This payment must be made by the thirty-fifth day from the date we give you this notice (or if that thirty-fifth day falls on a Saturday, Sunday, or legal holiday, then on the first business day after the end of that thirty-five day period) (the date by which this payment must be made is referred to elsewhere in this notice as the "Cure Deadline"). We are sending this notice to you by both certified mail and by ordinary first class mail on the date of this notice. The notice is considered to have been given to you five days after we mail it to you by ordinary first class mail. Therefore, the Cure Deadline is January 26, 2025.

If, on or before the Cure Deadline, you do not pay the Cure Amount, or reach some other agreement with the Loan Owner, then the full amount required to pay off all amounts outstanding under the Note and the Mortgage, including fees and charges that are added to that amount after the date of this notice, will be immediately due and payable in full.

Because interest, legal fees, and other charges owing on this loan may vary from day to day, the total amount required to pay off the loan in full on the day you pay may be greater

December 17, 2024

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than this amount. If the full amount outstanding under the Note and the Mortgage becomes due and payable and you do not pay it, then, unless you reach another agreement with the Loan Owner, that Loan Owner, and anyone acquiring the rights of the Loan Owner under the terms of the Note and the Mortgage, may take whatever actions it decides are necessary to protect its rights, and legal proceedings, including foreclosure upon the Mortgage, may be in order.

If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage. This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage.** Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture
Rural Development
P.O. Box 66827
St. Louis, MO 63166
(800) 793-8861 (Voice)
(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

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Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, AND joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

/s/ *James Fleming, Esq.*

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

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This listing is current as of 12/14/2022.**Agencies located in MAINE****Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops**Languages:** - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquis.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** jason.thomas@celmaine.org**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling**Languages:** - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops**Languages:** - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** ndlgeronimo@avestahousing.org**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
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- Rental Housing Counseling
- Rental Housing Workshops

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Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762

Toll Free:
Fax: 207-490-5026
Email: meaghan.arzberger@yccac.org

Address: 6 Spruce Street
SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
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- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419

Toll Free: 800-866-5588
Fax: 207-795-4069
Email: homequest@community-concepts.org

Address: 17 Market Sq
South Paris, Maine 04281-1533

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <https://www.cclmaine.org/>
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500

Toll Free: 800-542-8227
Fax:
Email: housing@kvcap.org

Address: 101 Water St
Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685

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United States Department of Agriculture
Rural Development
P.O. Box 66827
St. Louis, MO 63166
(800) 793-8861 (Voice)
(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

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Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, AND joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

/s/ *James Fleming, Esq.*

This listing is current as of **12/14/2022**.

Aencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-973-3500

Toll Free:

Fax:

Email: N/A

Address: 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@celmaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.celmaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax:

Email: N/A

Address: 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: OWEESTA CORPORATION

Website: <http://www.fourdirectionsmaine.org>

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndlgeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** www.atestahousing.org**Agency ID:** 81144**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY**Phone:** 207-324-5762**Toll Free:****Fax:** 207-490-5026**Email:** meaghan.arzberger@yccac.org**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops

- Financial Management/Budget Counseling

- Home Improvement and Rehabilitation Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Predatory Lending Education Workshops

- Rental Housing Counseling

- Services for Homeless Counseling

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.yccac.org>**Agency ID:** 81150**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**Phone:** 207-333-6419**Toll Free:** 800-866-5588**Fax:** 207-795-4069**Email:** homequest@community-concepts.org**Address:** 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services: - Fair Housing Pre-Purchase Education Workshops

- Financial Management/Budget Counseling

- Financial, Budgeting, and Credit Workshops

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- Rental Housing Counseling

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Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <https://www.cclmaine.org/>**Agency ID:** 81580**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**Phone:** 207-859-1500**Toll Free:** 800-542-8227**Fax:****Email:** housing@kvcap.org**Address:** 101 Water St

Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.kvcap.org>**Agency ID:** 81685

BRAUCHER & ASSOCIATES
ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6891 7041 43

CERTIFIED MAIL
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Sincerely,

/s/ *James Fleming, Esq.*

This listing is current as of **12/14/2022**.

Agencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-973-3500

Toll Free:

Fax:

Email: N/A

Address: 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services:

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@celmaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages:

- English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.celmaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax:

Email: N/A

Address: 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

Affiliation: OWEESTA CORPORATION

Website: <http://www.fourdirectionsmaine.org>

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndlgeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

32

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** www.avestahousing.org**Agency ID:** 81144**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY**Phone:** 207-324-5762**Toll Free:****Fax:** 207-490-5026**Email:** meaghan.arzberger@yccac.org**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops

- Financial Management/Budget Counseling

- Home Improvement and Rehabilitation Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Predatory Lending Education Workshops

- Rental Housing Counseling

- Services for Homeless Counseling

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.yccac.org>**Agency ID:** 81150**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**Phone:** 207-333-6419**Toll Free:** 800-866-5588**Fax:** 207-795-4069**Email:** homequest@community-concepts.org**Address:** 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services: - Fair Housing Pre-Purchase Education Workshops

- Financial Management/Budget Counseling

- Financial, Budgeting, and Credit Workshops

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling

- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <https://www.cclmaine.org/>**Agency ID:** 81580**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**Phone:** 207-859-1500**Toll Free:** 800-542-8227**Fax:****Email:** housing@kvcap.org**Address:** 101 Water St

Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.kvcap.org>**Agency ID:** 81685

BRAUCHER & ASSOCIATES
ATTORNEYS AT LAW

764 CHESTNUT STREET
MANCHESTER, NH 03104

9414 7112 0620 6891 7041 43

CERTIFIED MAIL
TRACKING NUMBER

December 17, 2024

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL

Kristin M. Allen-Bent
15 Alder Street
Naples, ME 04055

Re: Loan Account No.: [REDACTED]
Property Address: 15 Alder Street
Naples, ME 04055

Owner of Loan: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural
Housing Service or successor agency, United States Department of Agriculture

NOTICE OF RIGHT TO CURE

Dear Ms. Allen-Bent:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated January 23, 2007, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the Cumberland County Registry of Deeds, in Book 24779, Page 158, and covers property located at and about 15 Alder Street Naples, ME 04055. The Loan Owner is the owner of the Note and the Mortgage.

December 17, 2024

Page 2

The Loan Owner's records indicate that it has not received the monthly payment that came due under the Note on November 23, 2016, or on any later dates, and that other fees and costs are also past due. The Loan Owner's failure to receive those payments is a default under the Note and the Mortgage. You have the right to cure the default as provided in this notice.

As of the date of this notice, the amount needed to cure the default (the "Cure Amount") is \$116,265.83, which is itemized as follows:

Past due payments of principal, interest and escrows:	\$106,721.03
Preservation and inspection Fees:	\$16,224.98
Late Charges:	\$298.06
Attorney's Fees and Costs:	\$2070.00
Less Subsidy:	<u>-\$9,048.24</u>
 TOTAL CURE AMOUNT	 \$116,265.83

NOTE: The Cure Amount does not include any payments or charges that may become due after the date of this notice. Any such payments and charges will remain due after you pay the amount specified in this notice. The Cure Amount is not the full amount required to pay off all amounts outstanding under the Note and the Mortgage, but, instead, is the amount required to pay only what is now past due under those documents.

Maine law (14 M.R.S. § 6111) and the Mortgage provide that you have a right to cure this default by paying the Cure Amount of \$116,265.83. This payment must be made by the thirty-fifth day from the date we give you this notice (or if that thirty-fifth day falls on a Saturday, Sunday, or legal holiday, then on the first business day after the end of that thirty-five day period) (the date by which this payment must be made is referred to elsewhere in this notice as the "Cure Deadline"). We are sending this notice to you by both certified mail and by ordinary first class mail on the date of this notice. The notice is considered to have been given to you five days after we mail it to you by ordinary first class mail. Therefore, the Cure Deadline is January 26, 2025.

If, on or before the Cure Deadline, you do not pay the Cure Amount, or reach some other agreement with the Loan Owner, then the full amount required to pay off all amounts outstanding under the Note and the Mortgage, including fees and charges that are added to that amount after the date of this notice, will be immediately due and payable in full.

Because interest, legal fees, and other charges owing on this loan may vary from day to day, the total amount required to pay off the loan in full on the day you pay may be greater

December 17, 2024

Page 3

than this amount. If the full amount outstanding under the Note and the Mortgage becomes due and payable and you do not pay it, then, unless you reach another agreement with the Loan Owner, that Loan Owner, and anyone acquiring the rights of the Loan Owner under the terms of the Note and the Mortgage, may take whatever actions it decides are necessary to protect its rights, and legal proceedings, including foreclosure upon the Mortgage, may be in order.

If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage. This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges); but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage.** Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture
Rural Development
P.O. Box 66827
St. Louis, MO 63166
(800) 793-8861 (Voice)
(800) 438-1832 (TDD/TYY Hearing Impaired Only)
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

December 17, 2024

Page 4

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, AND joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

/s/ *James Fleming, Esq.*

This listing is current as of **12/14/2022**.

Aencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM
Phone: 207-973-3500

Toll Free:

Fax:

Email: N/A

Address: 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@celmaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.celmaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax:

Email: N/A

Address: 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
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- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: OWEESTA CORPORATION

Website: <http://www.fourdirectionsmaine.org>

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
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- Rental Housing Workshops

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SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops

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- Home Improvement and Rehabilitation Counseling

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South Paris, Maine 04281-1533

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- Financial, Budgeting, and Credit Workshops

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- Pre-purchase Counseling

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Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

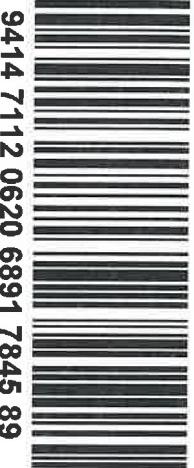
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.kvcap.org>**Agency ID:** 81685

BRAUCHER & ASSOCIATES ATTORNEYS AT LAW
764 CHESTNUT ST STE 1
MANCHESTER NH 03104

C C Dawson

C E R T I F I E D M A I L



94147112 0620 6891 7845 89

RETURN RECEIPT REQUESTED



KRISTIN ALLEN-BENT
15 ALDER RD
NAPLES ME 04055-5244

US POSTAGE
FIRST-CLASS
FROM 03104
12/17/2024



063S0014950448

\$0.970



US POSTAGE \$9.920
FIRST-CLASS
FROM 03104
12/17/2024
Stamps
063S001443229

C C Dawson
BRAUCHER & ASSOCIATES ATTORNEYS AT LAW
764 CHESTNUT ST STE 1
MANCHESTER, NH 03104



CC Dawson

Restricted Delivery? (Extra Fee) <input type="checkbox"/>	Service Type CERTIFIED
Article Number 9414711206206891784589	



9414711206206891784589

COMPLETE THIS SECTION ON DELIVERY

A. Signature: (Addressee or Agent)

B. Received By: (Please Print Clearly)

C. Date of Delivery

Article Addressed To:

KRISTIN ALLEN-BENT
15 ALDER RD
NAPLES ME 04055-5244

D. Addressee's Address (If Different From Address Used by Sender)
 Secondary Address / Suite / Apt. / Floor
(Please Print Clearly)

Delivery Address
 City _____ State _____ ZIP + 4 Code _____

PS Form 3810-204
 08/22

CERTIFIED MAIL

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LITTLE ROCK, AR • <http://USACertified.com>

% USA CMF-076
Envelope Laser Form

↓ Return Address Label↓

9414711206206891784589

Covered by and/or for use with U.S. Patents 5,510,992; 5,682,318;
 5,801,944; 6,666,406; 7,216,110; 7,236,956; 7,236,970; 7,490,065;
 7,567,940; 7,613,639; 7,743,049; 7,882,094; 8,027,528; 8,027,927;
 8,027,935; 8,041,644; 8,046,823; 8,103,647; 8,195,579; 8,301,572;
 8,392,391; and 8,498,943.

*Remember to place your
Return Address Label on
the green card as indicated

RECEIVED
40

BRAUCHER & ASSOCIATES ATTORNEYS AT LAW
764 CHESTNUT ST STE 1
MANCHESTER NH 03104

CERTIFIED MAIL

US POSTAGE \$9.920
FIRST-CLASS
FROM 03/10/24
12th 2024
Stamps

9414711206206891704143



RETURN RECEIPT REQUESTED

KRISTIN M. ALLEN-BENT
15 ALDER RD
NAPLES ME 04055-5244

41

Document
BRAUCHER & ASSOCIATES ATTORNEYS AT LAW
CHESTNUT ST STE 1
MANCHESTER, NH 03104

\$0.970

US POSTAGE
FIRST-CLASS
FROM 03/104
12/17/2024

Stamps

0630001443240

KRISTIN M. ALLEN-BENT
15 ALDER RD
NAPLES ME 04055-5244

RECEIPT↑



Cc Dawson

313712-0011-00-0000-00

Restricted Delivery? <input type="checkbox"/> Yes	Service Type CERTIFIED
Article Number 9414 7112 0620 6891 7041 43	



9414 7112 0620 6891 7041 43

COMPLETE THIS SECTION ON DELIVERY

A. Signature: (Addressee or Agent)

X

D. Addressee's Address (If Different From Address Used by Sender)

X

B. Received By: (Please Print Clearly)

C. Date of Delivery

KRISTIN M. ALLEN-BENT
 15 ALDER RD
 NAPLES ME 04055-5244

USA/CERTIFIED
 Mailer System
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USA CMF-076
 Envelope Laser Form

↓ Return Address Label ↓

Covered by and/or for use with U.S. Patents 5,510,992; 5,682,219;
 5,801,944; 6,868,406; 7,216,110; 7,236,956; 7,236,970; 7,490,065;
 7,567,940; 7,613,639; 7,743,043; 7,882,994; 8,027,926; 8,027,927;
 8,027,935; 8,041,644; 8,046,823; 8,103,647; 8,195,579; 8,301,572;
 8,392,391; and 8,498,943.

CERTIFIED MAIL

PS Form 3810-204 08/22

FEED DIRECTION

*Remember to place your
 Return Address Label on
 the green card as indicated